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Date: August 15, 2005 Must Be Sent By:  
To: Examiner C. Brown Fax No: (571) 273-8300  
Company: USPTO, Art Unit 2134 Phone No: (571) 272-3833  
Re: In re Patent Application of  
Inventors: Camacho et al.  
Appl. No.: 09/801,468  
Filing Date: March 7, 2001  
Title: METHOD AND APPARATUS FOR REDUCING ON-LINE  
FRAUD USING PERSONAL DIGITAL IDENTIFICATION  
From: Anthony G. Smyth Phone No: 858.509.4007  
User No: 15636 C/M No: 010942-0269936  
Comments:

## Attachment(s):

After Final Response Under Rule 116 for the above-identified application.

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RESPONSE UNDER RULE 116  
EXPEDITED PROCEDURE - GROUP 2100

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re application of:

Luz Maria Camacho et al.

Confirmation No. 4973

Serial No.: 09/801,468

Examiner: Brown, Christopher J.

Art Unit: 2134

Filed: March 7, 2001

Atty. Docket No. 010942-0269936  
AWT-003

For: Method and Apparatus for Reducing On-Line Fraud Using Personal Digital  
Identification

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By:

  
Sachiko Y. Snedden

AFTER-FINAL RESPONSE UNDER RULE 116

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Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

This paper is responsive to the final Office Action mailed June 13, 2005 for which a response is due September 13, 2005 (August 13, 2005 = Saturday). The Commissioner is authorized to charge any required fees or to credit any overpayments to Pillsbury Winthrop Shaw Pittman LLP's deposit account no. 033975 (order no. 010942-0269936).

In response to the office action, please enter the following:

**Amendments to the claims** are reflected in the listing of claims beginning at page 2.

**Remarks** begin at page 12

Camacho et al.  
09/801,468  
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Response Under Rule 116  
010942-0269936 (AWT-003)